

Fill in this information to identify your case:

United States Bankruptcy Court for the:

WESTERN DISTRICT OF TEXAS

Case number (if known): _____

Chapter you are filing under:

- Chapter 7
- Chapter 11
- Chapter 12
- Chapter 13

Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together--called a joint case--and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself

About Debtor 1:

1. Your full name

Write the name that is on your government-issued picture identification (for example, your driver's license or passport).

Bring your picture identification to your meeting with the trustee.

Rodolfo

First Name

Middle Name

Ramos

Last Name

Jr.

Suffix (Sr., Jr., II, III)

About Debtor 2 (Spouse Only in a Joint Case):

2. All other names you have used in the last 8 years

Include your married or maiden names.

Rodolfo

First Name

Middle Name

Ramos

Last Name

First Name

Middle Name

Last Name

First Name

Middle Name

Last Name

Apolonia

First Name

Middle Name

Gallegos

Middle Name

Ramos

Last Name

Apolonia

First Name

Middle Name

Gallegos-Ramos

Last Name

Apolonia

First Name

Middle Name

Ramos

Last Name

Apolonia

First Name

G.

Middle Name

Ramos

Last Name

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

About Debtor 1:		About Debtor 2 (Spouse Only in a Joint Case):	
3. Only the last 4 digits of your Social Security number or federal Individual Taxpayer Identification number (ITIN)	xxx - xx - <u>9</u> <u>5</u> <u>6</u> <u>7</u>	xxx - xx - <u>7</u> <u>3</u> <u>6</u> <u>9</u>	OR
	9xx - xx - _____	9xx - xx - _____	OR
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years	<input checked="" type="checkbox"/> I have not used any business names or EINs. <input checked="" type="checkbox"/> I have not used any business names or EINs.		
Include trade names and doing business as names	Business name	Business name	Business name
	Business name	Business name	Business name
	Business name	Business name	Business name
	EIN _____	EIN _____	EIN _____
	EIN _____	EIN _____	EIN _____
5. Where you live	If Debtor 2 lives at a different address:		
9618 Diamond Stone			
Number Street	Number Street		
_____	_____		
_____	_____		
San Antonio	TX	78254	
City	State	ZIP Code	City State ZIP Code
Bexar			County
County			
If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.			
Number Street	Number Street		
_____	_____		
_____	_____		
P.O. Box	P.O. Box		
_____	_____		
City	State	ZIP Code	City State ZIP Code
6. Why you are choosing this district to file for bankruptcy	Check one:		
	<input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
	<input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)		
	<input checked="" type="checkbox"/> Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.		
	<input type="checkbox"/> I have another reason. Explain. (See 28 U.S.C. § 1408.)		

Part 2: Tell the Court About Your Bankruptcy Case

7. **The chapter of the Bankruptcy Code you are choosing to file under**
- Check one: (For a brief description of each, see Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)). Also, go to the top of page 1 and check the appropriate box.*
- Chapter 7
 Chapter 11
 Chapter 12
 Chapter 13
8. **How you will pay the fee**
- I will pay the entire fee when I file my petition.** Please check with the clerk's office in your local court for more details about how you may pay. Typically, if you are paying the fee yourself, you may pay with cash, cashier's check, or money order. If your attorney is submitting your payment on your behalf, your attorney may pay with a credit card or check with a pre-printed address.
- I need to pay the fee in installments.** If you choose this option, sign and attach the Application for Individuals to Pay The Filing Fee in Installments (Official Form 103A).
- I request that my fee be waived** (You may request this option only if you are filing for Chapter 7. By law, a judge may, but is not required to, waive your fee, and may do so only if your income is less than 150% of the official poverty line that applies to your family size and you are unable to pay the fee in installments). If you choose this option, you must fill out the Application to Have the Chapter 7 Filing Fee Waived (Official Form 103B) and file it with your petition.
9. **Have you filed for bankruptcy within the last 8 years?**
- No
 Yes.
- District _____ When _____ Case number _____
MM / DD / YYYY
- District _____ When _____ Case number _____
MM / DD / YYYY
- District _____ When _____ Case number _____
MM / DD / YYYY
10. **Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?**
- No
 Yes.
- Debtor _____ Relationship to you _____
- District _____ When _____ Case number, _____
MM / DD / YYYY if known
- Debtor _____ Relationship to you _____
- District _____ When _____ Case number, _____
MM / DD / YYYY if known
11. **Do you rent your residence?**
- No. Go to line 12.
 Yes. Has your landlord obtained an eviction judgment against you?
- No. Go to line 12.
 Yes. Fill out Initial Statement About an Eviction Judgment Against You (Form 101A) and file it as part of this bankruptcy petition.

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 3: Report About Any Businesses You Own as a Sole Proprietor

12. Are you a sole proprietor of any full- or part-time business?

A sole proprietorship is a business you operate as an individual, and is not a separate legal entity such as a corporation, partnership, or LLC.

If you have more than one sole proprietorship, use a separate sheet and attach it to this petition.

- No. Go to Part 4.
 Yes. Name and location of business

Apol Core Virtual Assistance

Name of business, if any

9618 Diamond Stone

Number Street

San Antonio

City

TX

State

78254

ZIP Code

Check the appropriate box to describe your business:

- Health Care Business (as defined in 11 U.S.C. § 101(27A))
 Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B))
 Stockbroker (as defined in 11 U.S.C. § 101(53A))
 Commodity Broker (as defined in 11 U.S.C. § 101(6))
 None of the above

13. Are you filing under Chapter 11 of the Bankruptcy Code and are you a *small business debtor*?

For a definition of small business debtor, see 11 U.S.C. § 101(51D).

If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B).

- No. I am not filing under Chapter 11.
 No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the Bankruptcy Code.
 Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code.

Part 4: Report If You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and identifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

- No
 Yes. What is the hazard?

If immediate attention is needed, why is it needed?

Where is the property?

Number Street

City

State

ZIP Code

Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling

15. Tell the court whether you have received a briefing about credit counseling.

The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices.

If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

- I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any.

- I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy.

If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about credit counseling because of:

Incapacity. I have a mental illness or a mental deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

Part 6: Answer These Questions for Reporting Purposes

16. **What kind of debts do you have?**
- 16a. **Are your debts primarily consumer debts?** *Consumer debts* are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."
- No. Go to line 16b.
 Yes. Go to line 17.
- 16b. **Are your debts primarily business debts?** *Business debts* are debts that you incurred to obtain money for a business or investment or through the operation of the business or investment.
- No. Go to line 16c.
 Yes. Go to line 17.
- 16c. State the type of debts you owe that are not consumer or business debts.

17. **Are you filing under Chapter 7?**
- Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?
- No. I am not filing under Chapter 7. Go to line 18.
 Yes. I am filing under Chapter 7. Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?
 No
 Yes
18. **How many creditors do you estimate that you owe?**
- | | | |
|---|--|--|
| <input type="checkbox"/> 1-49 | <input type="checkbox"/> 1,000-5,000 | <input type="checkbox"/> 25,001-50,000 |
| <input checked="" type="checkbox"/> 50-99 | <input type="checkbox"/> 5,001-10,000 | <input type="checkbox"/> 50,001-100,000 |
| <input type="checkbox"/> 100-199 | <input type="checkbox"/> 10,001-25,000 | <input type="checkbox"/> More than 100,000 |
| <input type="checkbox"/> 200-999 | | |
19. **How much do you estimate your assets to be worth?**
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |
20. **How much do you estimate your liabilities to be?**
- | | | |
|---|--|--|
| <input type="checkbox"/> \$0-\$50,000 | <input type="checkbox"/> \$1,000,001-\$10 million | <input type="checkbox"/> \$500,000,001-\$1 billion |
| <input type="checkbox"/> \$50,001-\$100,000 | <input type="checkbox"/> \$10,000,001-\$50 million | <input type="checkbox"/> \$1,000,000,001-\$10 billion |
| <input checked="" type="checkbox"/> \$100,001-\$500,000 | <input type="checkbox"/> \$50,000,001-\$100 million | <input type="checkbox"/> \$10,000,000,001-\$50 billion |
| <input type="checkbox"/> \$500,001-\$1 million | <input type="checkbox"/> \$100,000,001-\$500 million | <input type="checkbox"/> More than \$50 billion |

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 7: Sign Below

For you

I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.

If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11, 12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.

If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Rodolfo Ramos, Jr.

Rodolfo Ramos, Jr., Debtor 1

Executed on **04/26/2019**

MM / DD / YYYY

X /s/ Apolonia Gallegos Ramos

Apolonia Gallegos Ramos, Debtor 2

Executed on **04/26/2019**

MM / DD / YYYY

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

For your attorney, if you are represented by one

If you are not represented by an attorney, you do not need to file this page.

I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

X /s/ J. Todd Malaise _____
Signature of Attorney for Debtor

Date **04/26/2019**
MM / DD / YYYY

J. Todd Malaise

Printed name

Malaise Law Firm

Firm Name

909 NE Loop 410, STE 300

Number Street

San Antonio TX, 78209

City

State

ZIP Code

Contact phone **(210) 732-6699**

Email address **notices@malaiselawfirm.com**

00796984
Bar number

TX
State

Fill in this information to identify your case and this filing:

Debtor 1	Rodolfo First Name	Ramos, Jr. Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Apolonia First Name	Gallegos Middle Name	Ramos Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106A/B

Schedule A/B: Property

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In each category, separately list and describe items. List an asset only once. If an asset fits in more than one category, list the asset in the category where you think it fits best. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Each Residence, Building, Land, or Other Real Estate You Own or Have an Interest In

1. Do you own or have any legal or equitable interest in any residence, building, land, or similar property?

- No. Go to Part 2.
 Yes. Where is the property?

1.1.

9618 Diamond Stone

Street address, if available, or other description

San Antonio TX 78254
City State ZIP Code

Bexar
County

9618 Diamond Stone
Value based on county appraisal.

What is the property?

Check all that apply.

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Who has an interest in the property?

Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:
Creditors Who Have Claims Secured by Property.

Current value of the entire property? Current value of the portion you own?

\$267,450.00 \$267,450.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Homestead _____

Check if this is community property (see instructions)

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

1.2.

Sapphire Resorts Timeshare Rentals

Street address, if available, or other description

PO Box 93776

Las Vegas NV 89193
City State ZIP Code

Clark

County

Sapphire Resorts Timeshare Rentals

What is the property?

Check all that apply.

- Single-family home
 Duplex or multi-unit building
 Condominium or cooperative
 Manufactured or mobile home
 Land
 Investment property
 Timeshare
 Other _____

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:
Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$5,481.00

Current value of the portion you own?

\$5,481.00

Describe the nature of your ownership interest (such as fee simple, tenancy by the entireties, or a life estate), if known.

Time Share

Check if this is community property
(see instructions)

Who has an interest in the property?

Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Other information you wish to add about this item, such as local property identification number: _____

2. Add the dollar value of the portion you own for all of your entries from Part 1, including any entries for pages you have attached for Part 1. Write that number here. →

\$272,931.00

Part 2: Describe Your Vehicles

Do you own, lease, or have legal or equitable interest in any vehicles, whether they are registered or not? Include any vehicles you own that someone else drives. If you lease a vehicle, also report it on Schedule G: Executory Contracts and Unexpired Leases.

3. Cars, vans, trucks, tractors, sport utility vehicles, motorcycles

- No
 Yes

3.1.

Make: **Toyota**

Who has an interest in the property?

Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:
Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$23,125.00

Current value of the portion you own?

\$23,125.00

Approximate mileage: **100,000**

Other information:

**2015 Toyota 4-Runner (approx.
100,000 miles)**

Check if this is community property
(see instructions)

3.2.

Make: **Toyota**

Who has an interest in the property?

Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D:
Creditors Who Have Claims Secured by Property.

Current value of the entire property?

\$21,125.00

Current value of the portion you own?

\$21,125.00

Model: **Rav-4**

Year: **2017**

Approximate mileage: **15,000**

Other information:

**2017 Toyota Rav-4 (approx. 15,000
miles)**

Check if this is community property
(see instructions)

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

3.3.	Make: Toyota	Who has an interest in the property? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: <i>Creditors Who Have Claims Secured by Property.</i>
Model: CHR	Year: 2018		Current value of the entire property? \$17,875.00
Approximate mileage: 24,000			Current value of the portion you own? \$17,875.00

Other information:

2018 Toyota CHR (approx. 24,000 miles)

Check if this is community property
(see instructions)

4. Watercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories

Examples: Boats, trailers, motors, personal watercraft, fishing vessels, snowmobiles, motorcycle accessories

- No
 Yes

5. Add the dollar value of the portion you own for all of your entries from Part 2, including any entries for pages you have attached for Part 2. Write that number here..... → **\$62,125.00**

Part 3: Describe Your Personal and Household Items

Do you own or have any legal or equitable interest in any of the following items?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

6. Household goods and furnishings

Examples: Major appliances, furniture, linens, china, kitchenware

- No
 Yes. Describe..... **See continuation page(s).**

\$2,700.00

7. Electronics

Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music collections; electronic devices including cell phones, cameras, media players, games

- No
 Yes. Describe..... **Electronics**

\$2,500.00

8. Collectibles of value

Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles

- No
 Yes. Describe.....

9. Equipment for sports and hobbies

Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments

- No
 Yes. Describe.....

10. Firearms

Examples: Pistols, rifles, shotguns, ammunition, and related equipment

- No
 Yes. Describe.....

11. Clothes

Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories

- No
 Yes. Describe..... **Clothes**

\$700.00

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** Case number (if known) _____

12. Jewelry

Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver

No
 Yes. Describe..... **Jewelry** **\$750.00**

13. Non-farm animals

Examples: Dogs, cats, birds, horses

No
 Yes. Describe..... **1 Dog and 1 Cat** **\$0.00**

14. Any other personal and household items you did not already list, including any health aids you did not list

No
 Yes. Give specific information.....

15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached for Part 3. Write the number here.....

\$6,650.00

Part 4: Describe Your Financial Assets

Do you own or have any legal or equitable interest in any of the following?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

16. Cash

Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition

No
 Yes..... Cash: **\$2.00**

17. Deposits of money

Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each.

No
 Yes..... Institution name:

17.1. Checking account:	Chase Bank	\$1,500.00
17.2. Checking account:	Chase Bank (joint with daughter)	\$298.00
17.3. Checking account:	Chase Bank (joint with daughter)	\$335.00
17.4. Checking account:	Chase Bank (joint with daughter)	\$41.00
17.5. Checking account:	Chase Bank (Apol Core Virtual Assistance)	\$100.00
17.6. Savings account:	Chase Bank	\$1,166.00
17.7. Savings account:	Security Service Federal Credit Union	\$5.00

18. Bonds, mutual funds, or publicly traded stocks

Examples: Bond funds, investment accounts with brokerage firms, money market accounts

No
 Yes..... Institution or issuer name:

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture

- No
 Yes. Give specific information about them.....

Name of entity:	% of ownership:	
<u>Apol Core Virtual Assistance</u>	<u>100%</u>	<u>\$0.00</u>
<u>Accenture Federal Services - 4 Shares of Stock</u>	<u>100%</u>	<u>\$543.00</u>

20. Government and corporate bonds and other negotiable and non-negotiable instruments

Negotiable instruments include personal checks, cashiers' checks, promissory notes, and money orders.
Non-negotiable instruments are those you cannot transfer to someone by signing or delivering them.

- No
 Yes. Give specific information about them.....

Issuer name:

21. Retirement or pension accounts

Examples: Interests in IRA, ERISA, Keogh, 401(k), 403(b), thrift savings accounts, or other pension or profit-sharing plans

- No
 Yes. List each account separately.

Type of account: Institution name:

401(k) or similar plan: Accenture Federal Services 401k \$8,441.00

22. Security deposits and prepayments

Your share of all unused deposits you have made so that you may continue service or use from a company

Examples: Agreements with landlords, prepaid rent, public utilities (electric, gas, water), telecommunications companies, or others

- No
 Yes.....

Institution name or individual:

23. Annuities (A contract for a specific periodic payment of money to you, either for life or for a number of years)

- No
 Yes.....

Issuer name and description:

24. Interests in an education IRA, in an account in a qualified ABLE program, or under a qualified state tuition program.

26 U.S.C. §§ 530(b)(1), 529A(b), and 529(b)(1).

- No
 Yes.....

Institution name and description. Separately file the records of any interests. 11 U.S.C. § 521(c)

25. Trusts, equitable or future interests in property (other than anything listed in line 1), and rights or powers exercisable for your benefit

- No
 Yes. Give specific information about them

26. Patents, copyrights, trademarks, trade secrets, and other intellectual property;

Examples: Internet domain names, websites, proceeds from royalties and licensing agreements

- No
 Yes. Give specific information about them

27. Licenses, franchises, and other general intangibles

Examples: Building permits, exclusive licenses, cooperative association holdings, liquor licenses, professional licenses

- No
 Yes. Give specific information about them

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Money or property owed to you?

Current value of the portion you own?
Do not deduct secured claims or exemptions.

28. Tax refunds owed to you

- No
 Yes. Give specific information about them, including whether you already filed the returns and the tax years.....

Federal: _____
State: _____
Local: _____

29. Family support

Examples: Past due or lump sum alimony, spousal support, child support, maintenance, divorce settlement, property settlement

- No
 Yes. Give specific information

Alimony: _____
Maintenance: _____
Support: _____
Divorce settlement: _____
Property settlement: _____

30. Other amounts someone owes you

Examples: Unpaid wages, disability insurance payments, disability benefits, sick pay, vacation pay, workers' compensation, Social Security benefits; unpaid loans you made to someone else

- No
 Yes. Give specific information _____

31. Interests in insurance policies

Examples: Health, disability, or life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance

- No
 Yes. Name the insurance company of each policy and list its value..... Company name: _____

Beneficiary: _____ Surrender or refund value:
Accenture Federal Services Term Life **Debtor** **\$0.00**

32. Any interest in property that is due you from someone who has died

If you are the beneficiary of a living trust, expect proceeds from a life insurance policy, or are currently entitled to receive property because someone has died

- No
 Yes. Give specific information _____

33. Claims against third parties, whether or not you have filed a lawsuit or made a demand for payment

Examples: Accidents, employment disputes, insurance claims, or rights to sue

- No
 Yes. Describe each claim.....

34. Other contingent and unliquidated claims of every nature, including counterclaims of the debtor and rights to set off claims

- No
 Yes. Describe each claim.....

35. Any financial assets you did not already list

- No
 Yes. Give specific information **LVNV Funding - Levied Funds C/O Craig Noack, Receiver**

\$4,834.00

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** _____ Case number (if known) _____

36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached for Part 4. Write that number here..... → \$17,265.00

Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.

37. Do you own or have any legal or equitable interest in any business-related property?

- No. Go to Part 6.
 Yes. Go to line 38.

Current value of the portion you own?
Do not deduct secured claims or exemptions.

38. Accounts receivable or commissions you already earned

- No
 Yes. Describe..

39. Office equipment, furnishings, and supplies

Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices

- No
 Yes. Describe..

40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade

- No
 Yes. Describe..

41. Inventory

- No
 Yes. Describe..

42. Interests in partnerships or joint ventures

- No
 Yes. Describe..... Name of entity: % of ownership:

43. Customer lists, mailing lists, or other compilations

- No
 Yes. Do your lists include personally identifiable information (as defined in 11 U.S.C. § 101(41A))?
 No
 Yes. Describe.....

44. Any business-related property you did not already list

- No
 Yes. Give specific information.

45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached for Part 5. Write that number here..... → \$0.00

Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In. If you own or have an interest in farmland, list it in Part 1.

46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?

- No. Go to Part 7.
 Yes. Go to line 47.

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Current value of the portion you own?
Do not deduct secured claims or exemptions.

47. Farm animals

Examples: Livestock, poultry, farm-raised fish

- No
 Yes....

48. Crops--either growing or harvested

- No
 Yes. Give specific information.....

49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trade

- No
 Yes....

50. Farm and fishing supplies, chemicals, and feed

- No
 Yes....

51. Any farm- and commercial fishing-related property you did not already list

- No
 Yes. Give specific information.....

52. Add the dollar value of all of your entries from Part 6, including any entries for pages you have attached for Part 6. Write that number here..... → \$0.00

Part 7: Describe All Property You Own or Have an Interest in That You Did Not List Above

53. Do you have other property of any kind you did not already list?

Examples: Season tickets, country club membership

- No
 Yes. Give specific information.

54. Add the dollar value of all of your entries from Part 7. Write that number here..... → \$0.00

Debtor 1 Rodolfo Ramos, Jr.
Debtor 2 Apolonia Gallegos Ramos Case number (if known) _____

Part 8: List the Totals of Each Part of this Form

55. Part 1: Total real estate, line 2.....	→	\$272,931.00
56. Part 2: Total vehicles, line 5		<u>\$62,125.00</u>
57. Part 3: Total personal and household items, line 15		<u>\$6,650.00</u>
58. Part 4: Total financial assets, line 36		<u>\$17,265.00</u>
59. Part 5: Total business-related property, line 45		<u>\$0.00</u>
60. Part 6: Total farm- and fishing-related property, line 52		<u>\$0.00</u>
61. Part 7: Total other property not listed, line 54	+ \$0.00	
62. Total personal property. Add lines 56 through 61.....	\$86,040.00	Copy personal property total → + <u>\$86,040.00</u>
63. Total of all property on Schedule A/B. Add line 55 + line 62.....		\$358,971.00

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

6. **Household goods and furnishings (details):**

Household goods and furnishings	\$2,500.00
Television	\$200.00

Fill in this information to identify your case:

Debtor 1	Rodolfo	Ramos, Jr.
	First Name	Middle Name
		Last Name
Debtor 2 (Spouse, if filing)	Apolonia	Gallegos
	First Name	Middle Name
		Last Name

United States Bankruptcy Court for the: **WESTERN DISTRICT OF TEXAS**

Case number
(if known) _____

Check if this is an amended filing

Official Form 106C

Schedule C: The Property You Claim as Exempt

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on *Schedule A/B: Property* (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of *Part 2: Additional Page* as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions--such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds--may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Part 1: Identify the Property You Claim as Exempt

1. Which set of exemptions are you claiming? *Check one only, even if your spouse is filing with you.*

- You are claiming state and federal nonbankruptcy exemptions. 11 U.S.C. § 522(b)(3)
 You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)

2. For any property you list on *Schedule A/B* that you claim as exempt, fill in the information below.

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
--	--------------------------------------	-----------------------------------	------------------------------------

Brief description: 9618 Diamond Stone Value based on county appraisal. Line from <i>Schedule A/B</i> : <u>1.1</u>	\$267,450.00	<input checked="" type="checkbox"/> \$55,596.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Const. art. 16 §§ 50, 51, Texas Prop. Code §§ 41.001-002
Brief description: 2015 Toyota 4-Runner (approx. 100,000 miles) Line from <i>Schedule A/B</i> : <u>3.1</u>	\$23,125.00	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)

3. Are you claiming a homestead exemption of more than \$170,350?

(Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.)

- No
 Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?
 No
 Yes

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption</i>
Brief description: 2017 Toyota Rav-4 (approx. 15,000 miles)	<u>\$21,125.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)
Line from <i>Schedule A/B</i> : <u>3.2</u>			
Brief description: 2018 Toyota CHR (approx. 24,000 miles)	<u>\$17,875.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(9)
Line from <i>Schedule A/B</i> : <u>3.3</u>			
Brief description: Household goods and furnishings	<u>\$2,500.00</u>	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Television	<u>\$200.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>6</u>			
Brief description: Electronics	<u>\$2,500.00</u>	<input checked="" type="checkbox"/> \$2,500.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(1)
Line from <i>Schedule A/B</i> : <u>7</u>			
Brief description: Clothes	<u>\$700.00</u>	<input checked="" type="checkbox"/> \$700.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(5)
Line from <i>Schedule A/B</i> : <u>11</u>			
Brief description: Jewelry	<u>\$750.00</u>	<input checked="" type="checkbox"/> \$750.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(6)
Line from <i>Schedule A/B</i> : <u>12</u>			
Brief description: 1 Dog and 1 Cat	<u>\$0.00</u>	<input checked="" type="checkbox"/> \$0.00 <input type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code §§ 42.001(a), 42.002(a)(11)
Line from <i>Schedule A/B</i> : <u>13</u>			
Brief description: Accenture Federal Services 401k	<u>\$8,441.00</u>	<input type="checkbox"/> _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Prop. Code § 42.0021
Line from <i>Schedule A/B</i> : <u>21</u>			

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** _____ Case number (if known) _____

Part 2: Additional Page

Brief description of the property and line on <i>Schedule A/B</i> that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from <i>Schedule A/B</i>	<i>Check only one box for each exemption</i>
Brief description: Accenture Federal Services Term Life	\$0.00	<input type="checkbox"/> _____ <input checked="" type="checkbox"/> 100% of fair market value, up to any applicable statutory limit	Tex. Ins. Code §§ 1108.001, 1108.051
Line from <i>Schedule A/B</i> : 31			

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: **Rodolfo Ramos, Jr.
Apolonia Gallegos Ramos**

CASE NO

CHAPTER **13**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
1.	Real property	\$267,450.00	\$211,854.00	\$55,596.00	\$55,596.00	\$0.00
3.	Motor vehicles (cars, etc.)	\$62,125.00	\$92,611.00	\$0.00	\$0.00	\$0.00
4.	Water/Aircraft, Motor Homes, Rec. veh. and access.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
6.	Household goods and furnishings	\$2,700.00	\$987.00	\$2,500.00	\$2,500.00	\$0.00
7.	Electronics	\$2,500.00	\$0.00	\$2,500.00	\$2,500.00	\$0.00
8.	Collectibles of value	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
9.	Equipment for sports and hobbies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
10.	Firearms	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
11.	Clothes	\$700.00	\$0.00	\$700.00	\$700.00	\$0.00
12.	Jewelry	\$750.00	\$0.00	\$750.00	\$750.00	\$0.00
13.	Non-farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
14.	Unlisted pers. and household items- incl. health aids	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
16.	Cash	\$2.00	\$0.00	\$2.00	\$0.00	\$2.00
17.	Deposits of money	\$3,445.00	\$1,348.00	\$2,771.00	\$0.00	\$2,771.00
18.	Bonds, mutual funds or publicly traded stocks	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
19.	Non-pub. traded stock and int. in businesses	\$543.00	\$0.00	\$543.00	\$0.00	\$543.00
20.	Govt. and corp. bonds and other instruments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
21.	Retirement or pension accounts	\$8,441.00	\$0.00	\$8,441.00	\$8,441.00	\$0.00
22.	Security deposits and prepayments	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
23.	Annuities	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
24.	Interests in an education IRA	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
25.	Trusts, equit. or future int. (not in line 1)	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
26.	Patents, copyrights, and other intellectual prop.	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
27.	Licenses, franchises, other general intangibles	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
28.	Tax refunds owed to you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: **Rodolfo Ramos, Jr.
Apolonia Gallegos Ramos**

CASE NO

CHAPTER **13**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 1

Exemption Totals by Category:

(Values and liens of surrendered property are NOT included in this section)

Scheme Selected: **State**

No.	Category	Gross Property Value	Total Encumbrances	Total Equity	Total Amount Exempt	Total Amount Non-Exempt
29.	Family support	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
30.	Other amounts someone owes you	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
31.	Interests in insurance policies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
32.	Any int. in prop. due you from someone who has died	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
33.	Claims vs. third parties, even if no demand	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
34.	Other contin. and unliq. claims of every nature	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
35.	Any financial assets you did not already list	\$4,834.00	\$0.00	\$4,834.00	\$0.00	\$4,834.00
38.	Accounts rec. or commissions you already earned	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
39.	Office equipment, furnishings, and supplies	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
40.	Mach., fixt., equip., bus. suppl., tools of trade	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
41.	Inventory	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
42.	Interests in partnerships or joint ventures	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
43.	Customer and mailing lists, or other compilations	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
44.	Any business-related property not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
47.	Farm animals	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
48.	Crops--either growing or harvested	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
49.	Farm/fishing equip., impl., mach., fixt., tools	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
50.	Farm and fishing supplies, chemicals, and feed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
51.	Farm/commercial fishing-related prop. not listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00
53.	Any other property of any kind not already listed	\$0.00	\$0.00	\$0.00	\$0.00	\$0.00

TOTALS:

\$353,490.00

\$306,800.00

\$78,637.00

\$70,487.00

\$8,150.00

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

IN RE: **Rodolfo Ramos, Jr.
Apolonia Gallegos Ramos**

CASE NO

CHAPTER **13**

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet #2

Surrendered Property:

The following property is to be surrendered by the debtor. Although this property is NOT exempt, it is NOT considered "non-exempt" for purposes of this analysis. The below listed items are to be returned to the lienholder.

Property Description	Market Value	Lien	Equity
<u>Real Property</u>			
Sapphire Resorts Timeshare Rentals	\$5,481.00	\$5,481.00	\$0.00
<u>Personal Property</u>			
(None)			
TOTALS:	\$5,481.00	\$5,481.00	\$0.00

Non-Exempt Property by Item:

The following property, or a portion thereof, is non-exempt.

Property Description	Market Value	Lien	Equity	Non-Exempt Amount
<u>Real Property</u>				
(None)				
<u>Personal Property</u>				
Cash	\$2.00		\$2.00	\$2.00
Chase Bank	\$1,500.00		\$1,500.00	\$1,500.00
Chase Bank	\$1,166.00		\$1,166.00	\$1,166.00
Chase Bank (Apol Core Virtual Assistance)	\$100.00		\$100.00	\$100.00
Security Service Federal Credit Union	\$5.00		\$5.00	\$5.00
Accenture Federal Services - 4 Shares of Stock	\$543.00		\$543.00	\$543.00
LVNV Funding - Levied Funds	\$4,834.00		\$4,834.00	\$4,834.00
TOTALS:	\$8,150.00	\$0.00	\$8,150.00	\$8,150.00

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION

IN RE: Rodolfo Ramos, Jr.
Apolonia Gallegos Ramos

CASE NO

CHAPTER 13

SCHEDULE C-1 (SUPPLEMENTAL EXEMPTION ANALYSIS)

Continuation Sheet # 3

Summary	
A. Gross Property Value (not including surrendered property)	\$353,490.00
B. Gross Property Value of Surrendered Property	\$5,481.00
C. Total Gross Property Value (A+B)	\$358,971.00
D. Gross Amount of Encumbrances (not including surrendered property)	\$306,800.00
E. Gross Amount of Encumbrances on Surrendered Property	\$5,481.00
F. Total Gross Encumbrances (D+E)	\$312,281.00
G. Total Equity (not including surrendered property) / (A-D)	\$78,637.00
H. Total Equity in surrendered items (B-E)	\$0.00
I. Total Equity (C-F)	\$78,637.00
J. Total Exemptions Claimed	\$70,487.00
K. Total Non-Exempt Property Remaining (G-J)	\$8,150.00

Fill in this information to identify your case:

Debtor 1	Rodolfo First Name	Ramos, Jr. Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Apolonia First Name	Gallegos Middle Name	Ramos Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106D

Schedule D: Creditors Who Have Claims Secured by Property

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, number the entries, and attach it to this form. On the top of any additional pages, write your name and case number (if known).

1. Do any creditors have claims secured by your property?

- No. Check this box and submit this form to the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below.

Part 1: List All Secured Claims

- 2. List all secured claims.** If a creditor has more than one secured claim, list the creditor separately for each claim. If more than one creditor has a particular claim, list the other creditors in Part 2. As much as possible, list the claims in alphabetical order according to the creditor's name.

Column A Amount of claim Do not deduct the value of collateral	Column B Value of collateral that supports this claim	Column C Unsecured portion If any

2.1 **Describe the property that secures the claim:** _____ **\$204,735.00** **\$267,450.00** _____

Bayview Financial Loan

Creditor's name

Attn: Bankruptcy Dept

Number Street

4425 Ponce de Leon Blvd. 5th Floor

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Mortgage

Date debt was incurred 04/2014 Last 4 digits of account number 4 1 9 7

Add the dollar value of your entries in Column A on this page. Write that number here:

\$204,735.00

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion If any

2.2

Describe the property that secures the claim:

\$7,200.00

\$7,200.00

Bayview Financial Loan

Creditor's name

Attn: Bankruptcy Dept

Number Street

4425 Ponce de Leon Blvd. 5th Floor

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien: Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

Mortgage Arrearages

Date debt was incurred Various

Last 4 digits of account number

4 1 9 7

2.3

Describe the property that secures the claim:

\$6,819.00

\$267,450.00

Bexar County

Creditor's name

c/o Don Stecker

Number Street

Linebarger Goggan Blair & Sampson

711 Navarro, Ste. 300

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Nature of lien: Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

Annual Property Taxes

Date debt was incurred 2019

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$14,019.00

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion If any

2.4

Describe the property that secures the claim:

\$987.00

\$200.00

\$787.00

Conns Credit Corp

Creditor's name

3295 College St

Number Street

Television

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

PMSI

Date debt was incurred **12/1/2015**

Last 4 digits of account number

0 7 3 6

2.5

Describe the property that secures the claim:

\$5,481.00

\$5,481.00

Equiant/Thousand Trails

Creditor's name

Attn: Bankruptcy Dept

Number Street

5401 N Pima Rd Ste 150

Sapphire Resorts Timeshare

Rentals

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

Time Share Loan

Date debt was incurred **02/2019**

Last 4 digits of account number

2 7 7 3

Add the dollar value of your entries in Column A on this page. Write that number here:

\$6,468.00

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion If any

2.6

Describe the property that secures the claim:

\$27,436.00

\$23,125.00

\$4,311.00

Security Service Federal Credit Union

Creditor's name
Risk Management
Number Street
PO Box 691586

2015 Toyota 4-Runner (approx. 100,000 miles)

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Auto Loan

Date debt was incurred **11/1/2014**

Last 4 digits of account number

9 0 2 2

2.7

Describe the property that secures the claim:

\$300.00

\$267,450.00

Stonefield Home Owners Association

Creditor's name
Attn: DAMC
Number Street
14603 Huebner Road Bldg. 40

9618 Diamond Stone

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

HOA Annual Dues

Date debt was incurred **1/2019**

Last 4 digits of account number

Add the dollar value of your entries in Column A on this page. Write that number here:

\$27,736.00

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion If any

2.8

Describe the property that secures the claim:

\$0.00

\$2,646.00

Stonefield Home Owners Association

Creditor's name

Attn: DAMC

Number Street

14603 Huebner Road Bldg. 40

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

Nature of lien: Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

Arrearage claim

Date debt was incurred Various

Last 4 digits of account number _____

2.9

Describe the property that secures the claim:

\$37,151.00

\$21,125.00

\$16,026.00

Toyota Financial Services

Creditor's name

Attn: Bankruptcy Dept

Number Street

PO Box 8026

2017 Toyota Rav-4 (approx.

15,000 miles)

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

Nature of lien: Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

Automobile

Date debt was incurred 11/1/2017

Last 4 digits of account number _____

0 0 0 1

Add the dollar value of your entries in Column A on this page. Write that number here:

\$37,151.00

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion If any

2.10

Describe the property that secures the claim:

\$28,024.00

\$17,875.00

\$10,149.00

Toyota Financial Services

Creditor's name

Attn: Bankruptcy Dept

Number Street

PO Box 8026

2018 Toyota CHR (approx.
24,000 miles)

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

Automobile

Date debt was incurred 11/1/2017

Last 4 digits of account number

0 0 0 1

2.11

Describe the property that secures the claim:

\$2,000.00

\$2,000.00

Toyota Financial Services

Creditor's name

Attn: Bankruptcy Dept

Number Street

PO Box 8026

2017 Toyota Rav-4 (approx.
15,000 miles)

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Who owes the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another

Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
- Statutory lien (such as tax lien, mechanic's lien)
- Judgment lien from a lawsuit
- Other (including a right to offset)

Arrearage claim

Date debt was incurred Various

Last 4 digits of account number

0 0 0 1

Add the dollar value of your entries in Column A on this page. Write that number here:

\$30,024.00

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 1:

Additional Page

After listing any entries on this page, number them sequentially from the previous page.

Column A
Amount of claim
Do not deduct the value of collateral

Column B
Value of collateral that supports this claim

Column C
Unsecured portion If any

2.12

Describe the property that secures the claim:

\$1,500.00

\$1,500.00

Toyota Financial Services

Creditor's name

Attn: Bankruptcy Dept

Number Street
PO Box 8026

**2018 Toyota CHR (approx.
24,000 miles)**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Arrearage claim

Date debt was incurred **Various**

Last 4 digits of account number

0 0 0 1

2.13

Describe the property that secures the claim:

Unknown

\$267,450.00

Unknown

University Hospital

Creditor's name

4502 Medical Drive

Number Street

9618 Diamond Stone

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Who owes the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim relates to a community debt

Nature of lien. Check all that apply.

- An agreement you made (such as mortgage or secured car loan)
 Statutory lien (such as tax lien, mechanic's lien)
 Judgment lien from a lawsuit
 Other (including a right to offset)

Hospital Lien

Date debt was incurred **4/2012**

Last 4 digits of account number

0 5 3 5

Add the dollar value of your entries in Column A on this page. Write that number here:

\$1,500.00

If this is the last page of your form, add the dollar value totals from all pages. Write that number here:

\$321,633.00

Fill in this information to identify your case:

Debtor 1	Rodolfo First Name	Ramos, Jr. Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Apolonia First Name	Gallegos Middle Name	Ramos Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)			<input type="checkbox"/> Check if this is an amended filing

Official Form 106E/F

Schedule E/F: Creditors Who Have Unsecured Claims

12/15

Be as complete and accurate as possible. Use Part 1 for creditors with PRIORITY claims and Part 2 for creditors with NONPRIORITY claims. List the other party to any executory contracts or unexpired leases that could result in a claim. Also list executory contracts on *Schedule A/B: Property* (Official Form 106A/B) and on *Schedule G: Executory Contracts and Unexpired Leases* (Official Form 106G). Do not include any creditors with partially secured claims that are listed in *Schedule D: Creditors Who Hold Claims Secured by Property*. If more space is needed, copy the Part you need, fill it out, number the entries in the boxes on the left. Attach the Continuation Page to this page. On the top of any additional pages, write your name and case number (if known).

Part 1: List All of Your PRIORITY Unsecured Claims

1. Do any creditors have priority unsecured claims against you?

- No. Go to Part 2.
 Yes.

2. List all of your priority unsecured claims. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. If a claim has both priority and nonpriority amounts, list that claim here and show both priority and nonpriority amounts. As much as possible, list the claims in alphabetical order according to the creditor's name. If more space is needed for priority unsecured claims, fill out the Continuation Page of Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.

(For an explanation of each type of claim, see the instructions for this form in the instruction booklet.)

Total claim	Priority amount	Nonpriority amount
\$3,100.00	\$3,100.00	\$0.00

2.1

Malaise Law Firm

Priority Creditor's Name
909 NE Loop 410, STE 300

Number Street
San Antonio TX, 78209

Last 4 digits of account number

When was the debt incurred? **04/22/2019**

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another

Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of PRIORITY unsecured claim:

- Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify
Attorney fees for this case

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 1: Your PRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim	Priority amount	Nonpriority amount
-------------	-----------------	--------------------

2.2 **\$307.00** **\$307.00** **\$0.00**

Yvette Limas

Priority Creditor's Name
7503 Acorn Bend Drive

Number Street

Last 4 digits of account number _____

When was the debt incurred? **Varies**

San Antonio **TX** **78250**

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of PRIORITY unsecured claim:

- Domestic support obligations
 Taxes and certain other debts you owe the government
 Claims for death or personal injury while you were intoxicated
 Other. Specify _____

Is the claim subject to offset?

- No
 Yes

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 2: List All of Your NONPRIORITY Unsecured Claims

3. Do any creditors have nonpriority unsecured claims against you?

- No. You have nothing to report in this part. Submit this form to the court with your other schedules.
 Yes

4. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim.

If a creditor has more than one nonpriority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3. If more space is needed for nonpriority unsecured claims, fill out the Continuation Page of Part 2.

Total claim

4.1		\$8,079.00
American Education Services Nonpriority Creditor's Name Attn: Bankruptcy Number Street PO Box 61047		Last 4 digits of account number 0 0 0 6
		When was the debt incurred? 01/2007
As of the date you file, the claim is: Check all that apply.		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
Harrisburg PA 17106		Type of NONPRIORITY unsecured claim:
City State ZIP Code		
Who incurred the debt? Check one.		
<input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		<input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____
Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
Student Loan		
4.2		\$2,985.00
American Education Services Nonpriority Creditor's Name Attn: Bankruptcy Number Street PO Box 61047		Last 4 digits of account number 0 0 0 4
		When was the debt incurred? 10/2005
As of the date you file, the claim is: Check all that apply.		
<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed		
Harrisburg PA 17106		Type of NONPRIORITY unsecured claim:
City State ZIP Code		
Who incurred the debt? Check one.		
<input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		<input checked="" type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input type="checkbox"/> Other. Specify _____
Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
Student Loan		

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.3		\$1,956.00
American Education Services		
Nonpriority Creditor's Name		Last 4 digits of account number <u>0 0 0 5</u>
Attn: Bankruptcy		When was the debt incurred? <u>05/2007</u>
Number Street		As of the date you file, the claim is: Check all that apply.
PO Box 61047		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Harrisburg PA 17106		
City	State	ZIP Code
Who incurred the debt? Check one.		
<input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
Student Loan		
4.4		\$49.00
American Medical Collections		
Nonpriority Creditor's Name		Last 4 digits of account number <u>6 7 8 9</u>
4 Westchester Plaza, Bldg. 4		When was the debt incurred? <u>2018</u>
Number Street		As of the date you file, the claim is: Check all that apply.
		<input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed
Elmsford NY 10523		
City	State	ZIP Code
Who incurred the debt? Check one.		
<input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another		
<input type="checkbox"/> Check if this claim is for a community debt		
Is the claim subject to offset?		
<input checked="" type="checkbox"/> No <input type="checkbox"/> Yes		
Type of NONPRIORITY unsecured claim:		
<input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collecting for - Laboratory Corp. of America		

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.5 **\$273.00**

American Medical Collections

Nonpriority Creditor's Name

4 Westchester Plaza, Bldg. 4

Number Street

Last 4 digits of account number 4 7 9 1

When was the debt incurred? 2019

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Elmsford NY 10523

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Collecting for - Quest Diagnostic

4.6 **\$773.00**

American Medical Collections

Nonpriority Creditor's Name

4 Westchester Plaza, Bldg. 4

Number Street

Last 4 digits of account number 5 5 3 4

When was the debt incurred? 2019

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Elmsford NY 10523

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Medical Bill

4.7 **\$625.00**

American Medical Collections

Nonpriority Creditor's Name

4 Westchester Plaza, Bldg. 4

Number Street

Last 4 digits of account number 7 6 6 8

When was the debt incurred? 2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Elmsford NY 10523

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Collecting for - Clinical Pathology Laboratories

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.8	<p>Bandera Modern Dentistry Nonpriority Creditor's Name 17000 Red Hill Ave. Number Street</p> <p>Irvine CA 92614 City State ZIP Code</p> <p>Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input checked="" type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input checked="" type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>0</u> <u>6</u> <u>5</u> <u>4</u></p> <p>When was the debt incurred? <u>2019</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Bill</p>
		\$738.00
4.9	<p>BCM Physicians of San Antonio Nonpriority Creditor's Name Attn: #14507X Number Street PO Box 14000</p> <p>Belfast ME 04915-4033 City State ZIP Code</p> <p>Who incurred the debt? Check one. <input type="checkbox"/> Debtor 1 only <input checked="" type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>8</u> <u>6</u> <u>8</u> <u>7</u></p> <p>When was the debt incurred? <u>2019</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Medical Bill</p>
		\$152.00
4.10	<p>CAD Accounts Receivable Nonpriority Creditor's Name 7300 West 110th Street - Ste 700 Number Street</p> <p>Overland Park KS 66210 City State ZIP Code</p> <p>Who incurred the debt? Check one. <input checked="" type="checkbox"/> Debtor 1 only <input type="checkbox"/> Debtor 2 only <input type="checkbox"/> Debtor 1 and Debtor 2 only <input type="checkbox"/> At least one of the debtors and another <input type="checkbox"/> Check if this claim is for a community debt</p> <p>Is the claim subject to offset? <input checked="" type="checkbox"/> No <input type="checkbox"/> Yes</p>	<p>Last 4 digits of account number <u>6</u> <u>3</u> <u>8</u> <u>4</u></p> <p>When was the debt incurred? <u>2018</u></p> <p>As of the date you file, the claim is: Check all that apply.</p> <p><input type="checkbox"/> Contingent <input type="checkbox"/> Unliquidated <input type="checkbox"/> Disputed</p> <p>Type of NONPRIORITY unsecured claim:</p> <p><input type="checkbox"/> Student loans <input type="checkbox"/> Obligations arising out of a separation agreement or divorce that you did not report as priority claims <input type="checkbox"/> Debts to pension or profit-sharing plans, and other similar debts <input checked="" type="checkbox"/> Other. Specify Collecting for - Health Texas Medical</p>
		\$508.00

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.11

\$1,309.00

Capital One

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 30285

Salt Lake City UT 84130

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Last 4 digits of account number **7 5 6 4**

When was the debt incurred? **06/2015**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Credit Card

4.12

\$468.00

Chase Card Services

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 15298

Wilmington DE 19850

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Last 4 digits of account number **7 5 4 3**

When was the debt incurred? **03/2017**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Credit Card

4.13

\$7.00

Clinical Pathology Associates

Nonpriority Creditor's Name

PO Box 28770

Number Street

Austin TX 78755-8770

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Last 4 digits of account number **4 8 6 6**

When was the debt incurred? **2018**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify
Medical Bill

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.14

\$138.00

Commercial Trade Bureau

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 10389

Last 4 digits of account number 5 2 3 6

When was the debt incurred? 04/2015

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Bakersfield CA 93389

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Medical Collections

4.15

\$513.00

Convergent Outsourcing, Inc.

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 9004

Last 4 digits of account number 1 9 0 1

When was the debt incurred? 04/2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Renton WA 98057

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Collecting for - T-Mobile

4.16

\$99.00

CTRMA Processing

Nonpriority Creditor's Name

PO Box 16777

Number Street

Last 4 digits of account number K 7 4 9

When was the debt incurred? 2019

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Austin TX 78761

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Toll Fees

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.17

\$13,116.00

Department of Education/Nelnet

Nonpriority Creditor's Name

Attn: Claims

Number Street

PO Box 82505

Lincoln NE 68501

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Student Loan

4.18

\$9,232.00

Department of Education/Nelnet

Nonpriority Creditor's Name

Attn: Claims

Number Street

PO Box 82505

Lincoln NE 68501

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Student Loan

Last 4 digits of account number 6 9 7 1

When was the debt incurred? 11/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Last 4 digits of account number 9 7 7 2

When was the debt incurred? 01/2015

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.19

\$6,665.00

Department of Education/Nelnet

Nonpriority Creditor's Name

Attn: Claims

Number Street

PO Box 82505

Lincoln NE 68501

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Student Loan

4.20

\$5,689.00

Department of Education/Nelnet

Nonpriority Creditor's Name

Attn: Claims

Number Street

PO Box 82505

Lincoln NE 68501

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Student Loan

Last 4 digits of account number **5 9 6 9**

When was the debt incurred? **06/2016**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Last 4 digits of account number **7 5 7 1**

When was the debt incurred? **02/2017**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.21

\$4,500.00

Department of Education/Nelnet

Nonpriority Creditor's Name

Attn: Claims

Number Street

PO Box 82505

Lincoln NE 68501

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Student Loan

4.22

\$4,242.00

Department of Education/Nelnet

Nonpriority Creditor's Name

Attn: Claims

Number Street

PO Box 82505

Lincoln NE 68501

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Student Loan

Last 4 digits of account number 5 8 6 9

When was the debt incurred? 06/2016

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Last 4 digits of account number 1 9 7 2

When was the debt incurred? 09/2014

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.23

\$3,855.00

Department of Education/Nelnet

Nonpriority Creditor's Name

Attn: Claims

Number Street

PO Box 82505

Lincoln NE 68501

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Student Loan

4.24

\$2,409.00

Department of Education/Nelnet

Nonpriority Creditor's Name

Attn: Claims

Number Street

PO Box 82505

Lincoln NE 68501

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Student Loan

Last 4 digits of account number 7 4 7 1

When was the debt incurred? 02/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Last 4 digits of account number 3 9 7 2

When was the debt incurred? 03/2014

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.25

\$1,636.00

Department of Education/Nelnet

Nonpriority Creditor's Name

Attn: Claims

Number Street

PO Box 82505

Lincoln NE 68501

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Student Loan

4.26

\$1,212.00

Department of Education/Nelnet

Nonpriority Creditor's Name

Attn: Claims

Number Street

PO Box 82505

Lincoln NE 68501

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Student Loan

Last 4 digits of account number **7 6 6 9**

When was the debt incurred? **07/2015**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Last 4 digits of account number **3 8 7 2**

When was the debt incurred? **03/2014**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.27

\$789.00

Department of Education/Nelnet

Nonpriority Creditor's Name

Attn: Claims

Number Street

PO Box 82505

Lincoln NE 68501

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Student Loan

4.28

\$636.00

Department of Education/Nelnet

Nonpriority Creditor's Name

Attn: Claims

Number Street

PO Box 82505

Lincoln NE 68501

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Student Loan

Last 4 digits of account number **2 0 7 2**

When was the debt incurred? **09/2014**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Last 4 digits of account number **0 8 7 1**

When was the debt incurred? **08/2018**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.29

\$56.00

Enterprise Leasing

Nonpriority Creditor's Name

TollPass Processing Center

Number Street

PO Box 30

Roslyn Heights NY 11577

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Last 4 digits of account number **0 N N J**

When was the debt incurred? **2019**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Toll Fees**

4.30

\$304.00

ERC/Enhanced Recovery Corp

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

8014 Bayberry Road

Jacksonville FL 32256

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Last 4 digits of account number **8 2 0 8**

When was the debt incurred? **10/2017**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Collection Attorney**

4.31

\$32.00

Fort Bend County Toll Road Authority

Nonpriority Creditor's Name

PO Box 650373

Number Street

Dallas TX 75265

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
 Debtor 2 only
 Debtor 1 and Debtor 2 only
 At least one of the debtors and another
 Check if this claim is for a community debt

Is the claim subject to offset?

- No
 Yes

Last 4 digits of account number **1 6 6 5**

When was the debt incurred? **2019**

As of the date you file, the claim is: Check all that apply.

- Contingent
 Unliquidated
 Disputed

Type of NONPRIORITY unsecured claim:

- Student loans
 Obligations arising out of a separation agreement or divorce that you did not report as priority claims
 Debts to pension or profit-sharing plans, and other similar debts
 Other. Specify **Toll Fees**

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.32

\$665.00

Kohls/Capital One

Nonpriority Creditor's Name

Attn: Bankruptcy

Number Street

PO Box 30285

Last 4 digits of account number 8 4 1 1

When was the debt incurred? 12/2014

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Salt Lake City UT 84130

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Credit Card

4.33

\$4,834.00

LVNV Funding

Nonpriority Creditor's Name

P.O. Box 740281

Number Street

Last 4 digits of account number

When was the debt incurred? 2016

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Houston TX 77274

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Collections

4.34

\$1,540.00

Midland Credit Management, Inc.

Nonpriority Creditor's Name

2365 Northside Drive, Ste. 300

Number Street

Last 4 digits of account number 7 1 0 2

When was the debt incurred? 2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

San Diego CA 92108

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Collecting for - Comenity Capital Bank

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.35

\$76.00

North Texas Toll Authority

Nonpriority Creditor's Name

PO Box 660244

Number Street

Last 4 digits of account number 2 6 0 8

When was the debt incurred? 2019

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Dallas TX 75266

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Toll Fee**

4.36

\$684.00

Personal Med Clinic

Nonpriority Creditor's Name

10103 W. Loop 1604N, Ste 101

Number Street

Last 4 digits of account number 4 6 3 1

When was the debt incurred? 2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

San Antonio TX 78254

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Medical Bill**

4.37

\$1,229.00

Portfolio Recovery

Nonpriority Creditor's Name

PO Box 41021

Number Street

Last 4 digits of account number 9 1 3 3

When was the debt incurred? 09/2017

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Norfolk VA 23541

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Collecting for - Webbank**

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.38

\$37.00

Professional Account Management, LLC

Nonpriority Creditor's Name

PO Box 866608

Number Street

Last 4 digits of account number 3 5 9 5

When was the debt incurred? 2019

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Plano TX 45086-6608

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Toll Fees

4.39

\$2,397.00

Regional Finance San Antonio 582

Nonpriority Creditor's Name

979 West Bastessville Rd

Number Street

Last 4 digits of account number 1 2 7 8

When was the debt incurred? 12/31/2018

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Greer SC 29650

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Signature Loan

4.40

\$152.00

Transworld Systems Inc.

Nonpriority Creditor's Name

9525 Swvet Valley Drive Bldg. A

Number Street

Last 4 digits of account number 9 8 3 5

When was the debt incurred? 2019

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Cleveland OH 44125

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify
Collecting for - Health Texas Medical

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 2: Your NONPRIORITY Unsecured Claims -- Continuation Page

After listing any entries on this page, number them sequentially from the previous page.

Total claim

4.41

\$278.00

TxTag

Nonpriority Creditor's Name
PO Box 650749

Number Street

Last 4 digits of account number

When was the debt incurred? 2019

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

Dallas TX 75265-0749

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Toll Fees**

4.42

\$852.00

USAA Federal Savings Bank

Nonpriority Creditor's Name
Attn: Bankruptcy

Number Street

10750 McDermott Freeway

Last 4 digits of account number 8 9 5 6

When was the debt incurred? 04/2015

As of the date you file, the claim is: Check all that apply.

- Contingent
- Unliquidated
- Disputed

San Antonio TX 78288

City State ZIP Code

Who incurred the debt? Check one.

- Debtor 1 only
- Debtor 2 only
- Debtor 1 and Debtor 2 only
- At least one of the debtors and another
- Check if this claim is for a community debt**

Is the claim subject to offset?

- No
- Yes

Type of NONPRIORITY unsecured claim:

- Student loans
- Obligations arising out of a separation agreement or divorce that you did not report as priority claims
- Debts to pension or profit-sharing plans, and other similar debts
- Other. Specify **Credit Card**

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 3: List Others to Be Notified About a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional parties to be notified for any debts in Parts 1 or 2, do not fill out or submit this page.

Attorney General's Office of Texas

Name _____

Randy Gonzalez

Number Street _____

Child Support Division

3460 Northeast Parkway

San Antonio TX 78218
City State ZIP Code

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 2.2 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

Craig Noack, Receiver

Name _____

24165 IH-10 West, Suite 217-418

Number Street _____

On which entry in Part 1 or Part 2 did you list the original creditor?

Line 4.33 of (Check one): Part 1: Creditors with Priority Unsecured Claims
 Part 2: Creditors with Nonpriority Unsecured Claims

San Antonio TX 78257

City State ZIP Code

Last 4 digits of account number _____

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 4: Add the Amounts for Each Type of Unsecured Claim

6. Total the amounts of certain types of unsecured claims. This information is for statistical reporting purposes only.
28 U.S.C. § 159. Add the amounts for each type of unsecured claim.

	Total claim
Total claims from Part 1	
6a. Domestic support obligations	6a. <u>\$0.00</u>
6b. Taxes and certain other debts you owe the government	6b. <u>\$307.00</u>
6c. Claims for death or personal injury while you were intoxicated	6c. <u>\$0.00</u>
6d. Other. Add all other priority unsecured claims. Write that amount here.	6d. + <u>\$3,100.00</u>
6e. Total. Add lines 6a through 6d.	6d. <u>\$3,407.00</u>

	Total claim
Total claims from Part 2	
6f. Student loans	6f. <u>\$67,001.00</u>
6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g. <u>\$0.00</u>
6h. Debts to pension or profit-sharing plans, and other similar debts	6h. <u>\$0.00</u>
6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i. + <u>\$18,788.00</u>
6j. Total. Add lines 6f through 6i.	6j. <u>\$85,789.00</u>

Fill in this information to identify your case:

Debtor 1	Rodolfo First Name	Ramos, Jr. Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Apolonia First Name	Gallegos Middle Name	Ramos Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 106G

Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

1. Do you have any executory contracts or unexpired leases?

- No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
 Yes. Fill in all of the information below even if the contracts or leases are listed on *Schedule A/B: Property* (Official Form 106A/B).

2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

Person or company with whom you have the contract or lease

State what the contract or lease is for

Fill in this information to identify your case:

Debtor 1	Rodolfo First Name	Ramos, Jr. Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Apolonia First Name	Gallegos Middle Name	Ramos Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. **Do you have any codebtors?** (If you are filing a joint case, do not list either spouse as a codebtor.)

No
 Yes

2. **Within the last 8 years, have you lived in a community property state or territory?** (Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

No. Go to line 3.
 Yes. Did your spouse, former spouse, or legal equivalent live with you at the time?
 No
 Yes

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D, Schedule E/F, or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Fill in this information to identify your case:

Debtor 1	Rodolfo	Ramos, Jr.	
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Apolonia	Gallegos	Ramos
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF TEXAS		
Case number (if known)			

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 income as of the following date:

MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Employment

1. Fill in your employment information.

If you have more than one job, attach a separate page with information about additional employers.

Include part-time, seasonal, or self-employed work.

Occupation may include student or homemaker, if it applies.

Employment status

Debtor 1

- Employed
 Not employed

Debtor 2 or non-filing spouse

- Employed
 Not employed

Occupation

Clerk

Service Desk Analyst

Employer's name

United States Postal Service

Accenture Federal Services

Employer's address

Industry Deduction Unit

6415 Babcock Road, Ste 100

Number Street

Number Street

2825 Lone Oak Parkway

Saint Paul

MN 55121

San Antonio

TX 78249

City

State Zip Code

City

State

Zip Code

How long employed there? **5 Months**

4 Years

Part 2: Give Details About Monthly Income

Estimate monthly income as of the date you file this form. If you have nothing to report for any line, write \$0 in the space. Include your non-filing spouse unless you are separated.

If you or your non-filing spouse have more than one employer, combine the information for all employers for that person on the lines below. If you need more space, attach a separate sheet to this form.

	For Debtor 1	For Debtor 2 or non-filing spouse
2. List monthly gross wages, salary, and commissions (before all payroll deductions). If not paid monthly, calculate what the monthly wage would be.	2. \$4,701.67	\$3,630.14
3. Estimate and list monthly overtime pay.	3. + \$0.00	\$0.00
4. Calculate gross income. Add line 2 + line 3.	4. \$4,701.67	\$3,630.14

Debtor 1 **Rodolfo Ramos, Jr.**
 Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

	For Debtor 1	For Debtor 2 or non-filing spouse
Copy line 4 here → 4.	\$4,701.67	\$3,630.14
5. List all payroll deductions:		
5a. Tax, Medicare, and Social Security deductions	5a. \$682.91	\$417.58
5b. Mandatory contributions for retirement plans	5b. \$0.00	\$0.00
5c. Voluntary contributions for retirement plans	5c. \$0.00	\$140.92
5d. Required repayments of retirement fund loans	5d. \$0.00	\$0.00
5e. Insurance	5e. \$0.00	\$453.44
5f. Domestic support obligations	5f. \$600.01	\$0.00
5g. Union dues	5g. \$0.00	\$0.00
5h. Other deductions. Specify: <u>See continuation sheet</u>	5h. + \$0.00	\$531.54
6. Add the payroll deductions. Add lines 5a + 5b + 5c + 5d + 5e + 5f + 5g + 5h.	\$1,282.92	\$1,543.48
7. Calculate total monthly take-home pay. Subtract line 6 from line 4.	\$3,418.75	\$2,086.66
8. List all other income regularly received:		
8a. Net income from rental property and from operating a business, profession, or farm	8a. \$0.00	\$0.00
Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total monthly net income.		
8b. Interest and dividends	8b. \$0.00	\$0.00
8c. Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c. \$0.00	\$0.00
Include alimony, spousal support, child support, maintenance, divorce settlement, and property settlement.		
8d. Unemployment compensation	8d. \$0.00	\$0.00
8e. Social Security	8e. \$0.00	\$0.00
8f. Other government assistance that you regularly receive		
Include cash assistance and the value (if known) or any non-cash assistance that you receive, such as food stamps (benefits under the Supplemental Nutrition Assistance Program) or housing subsidies.		
Specify: _____	8f. \$0.00	\$0.00
8g. Pension or retirement income	8g. \$0.00	\$0.00
8h. Other monthly income. Specify: <u>Roommate Contribution / Part-time job</u>	8h. + \$1,000.00	\$800.00
9. Add all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f + 8g + 8h.	\$1,000.00	\$800.00
10. Calculate monthly income. Add line 7 + line 9. Add the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse.	10. \$4,418.75	+ \$2,886.66 = \$7,305.41
11. State all other regular contributions to the expenses that you list in Schedule J. Include contributions from an unmarried partner, members of your household, your dependents, your roommates, and other friends or relatives.		
Do not include any amounts already included in lines 2-10 or amounts that are not available to pay expenses listed in Schedule J.		
Specify: _____	11. + \$0.00	
12. Add the amount in the last column of line 10 to the amount in line 11. The result is the combined monthly income. Write that amount on the Summary of Your Assets and Liabilities and Certain Statistical Information, if it applies.	12. \$7,305.41	
Combined monthly income		
13. Do you expect an increase or decrease within the year after you file this form?		
<input checked="" type="checkbox"/> No. None.		
<input type="checkbox"/> Yes. Explain: _____		

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

5h. Other Payroll Deductions (details)	For Debtor 1	For Debtor 2 or non-filing spouse
<u>401k Loan (ends 9/2020)</u>		<u>\$140.92</u>
<u>Life Insurance</u>		<u>\$7.86</u>
<u>AD&D Insurance</u>		<u>\$5.82</u>
<u>Long Term Disability</u>		<u>\$3.94</u>
<u>Stocks (retirement)</u>		<u>\$363.00</u>
<u>Charitable Contributions</u>		<u>\$10.00</u>
Totals:	\$0.00	\$531.54

Fill in this information to identify your case:

Debtor 1	Rodolfo	Ramos, Jr.	
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Apolonia	Gallegos	Ramos
	First Name	Middle Name	Last Name
United States Bankruptcy Court for the:	WESTERN DISTRICT OF TEXAS		
Case number (if known)			

Check if this is:

- An amended filing
 A supplement showing postpetition chapter 13 expenses as of the following date:

MM / DD / YYYY

Official Form 106J**12/15****Schedule J: Your Expenses**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach another sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Describe Your Household**1. Is this a joint case?**

- No. Go to line 2.
 Yes. Does Debtor 2 live in a separate household?
 No
 Yes. Debtor 2 must file Official Form 106J-2, Expenses for Separate Household of Debtor 2.

2. Do you have dependents?

	<input type="checkbox"/> No	<input checked="" type="checkbox"/> Yes. Fill out this information for each dependent.....	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you?
Do not list Debtor 1 and Debtor 2.			<u>Daughter</u>	<u>9</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
Do not state the dependents' names.			<u>Daughter</u>	<u>17</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
			<u>Niece</u>	<u>18</u>	<input type="checkbox"/> No <input checked="" type="checkbox"/> Yes
					<input type="checkbox"/> No <input type="checkbox"/> Yes
					<input type="checkbox"/> No <input type="checkbox"/> Yes

3. Do your expenses include expenses of people other than yourself and your dependents?

- No
 Yes

Part 2: Estimate Your Ongoing Monthly Expenses

Estimate your expenses as of your bankruptcy filing date unless you are using this form as a supplement in a Chapter 13 case to report expenses as of a date after the bankruptcy is filed. If this is a supplemental Schedule J, check the box at the top of the form and fill in the applicable date.

Include expenses paid for with non-cash government assistance if you know the value of such assistance and have included it on Schedule I: Your Income (Official Form 106I).

Your expenses**4. The rental or home ownership expenses for your residence.**

Include first mortgage payments and any rent for the ground or lot.

4. _____

If not included in line 4:

- 4a. Real estate taxes 4a. _____
 4b. Property, homeowner's, or renter's insurance 4b. _____
 4c. Home maintenance, repair, and upkeep expenses 4c. _____
 4d. Homeowner's association or condominium dues 4d. _____ **\$25.00**

<p>Debtor 1 Rodolfo Ramos, Jr. Debtor 2 Apolonia Gallegos Ramos</p>	<p>Case number (if known) _____</p> <p style="text-align: center;">Your expenses</p>
<p>5. Additional mortgage payments for your residence, such as home equity loans 5. _____</p> <p>6. Utilities:</p> <p>6a. Electricity, heat, natural gas 6a. _____ \$185.00</p> <p>6b. Water, sewer, garbage collection 6b. _____ \$74.00</p> <p>6c. Telephone, cell phone, Internet, satellite, and cable services (See continuation sheet(s) for details) 6c. _____ \$475.00</p> <p>6d. Other. Specify: _____ 6d. _____</p> <p>7. Food and housekeeping supplies (See continuation sheet(s) for details) 7. _____ \$740.00</p> <p>8. Childcare and children's education costs 8. _____ \$30.00</p> <p>9. Clothing, laundry, and dry cleaning 9. _____ \$166.00</p> <p>10. Personal care products and services 10. _____ \$100.00</p> <p>11. Medical and dental expenses (See continuation sheet(s) for details) 11. _____ \$200.00</p> <p>12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments. 12. _____ \$260.00</p> <p>13. Entertainment, clubs, recreation, newspapers, magazines, and books 13. _____ \$40.00</p> <p>14. Charitable contributions and religious donations 14. _____ \$60.00</p> <p>15. Insurance.</p> <p>Do not include insurance deducted from your pay or included in lines 4 or 20.</p> <p>15a. Life insurance 15a. _____</p> <p>15b. Health insurance 15b. _____</p> <p>15c. Vehicle insurance 15c. _____ \$485.00</p> <p>15d. Other insurance. Specify: _____ 15d. _____</p> <p>16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.</p> <p>Specify: _____ 16. _____</p> <p>17. Installment or lease payments:</p> <p>17a. Car payments for Vehicle 1 Payment on 2018 Toyota CHR 17a. _____ \$526.00</p> <p>17b. Car payments for Vehicle 2 Payment on 2017 Rav-4 17b. _____ \$697.00</p> <p>17c. Other. Specify: _____ 17c. _____</p> <p>17d. Other. Specify: _____ 17d. _____</p> <p>18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).</p> <p>Child Support</p> <p>19. Other payments you make to support others who do not live with you.</p> <p>Specify: _____ 19. _____</p>	

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.

- | | |
|---|------------|
| 20a. Mortgages on other property | 20a. _____ |
| 20b. Real estate taxes | 20b. _____ |
| 20c. Property, homeowner's, or renter's insurance | 20c. _____ |
| 20d. Maintenance, repair, and upkeep expenses | 20d. _____ |
| 20e. Homeowner's association or condominium dues | 20e. _____ |

21. Other. Specify: See continuation sheet

21. + _____ \$85.41

22. Calculate your monthly expenses.

- | | |
|---|-----------------------|
| 22a. Add lines 4 through 21. | 22a. _____ \$4,455.41 |
| 22b. Copy line 22 (monthly expenses for Debtor 2), if any, from Official Form 106J-2. | 22b. _____ |
| 22c. Add line 22a and 22b. The result is your monthly expenses. | 22c. _____ \$4,455.41 |

23. Calculate your monthly net income.

- | | |
|---|-------------------------|
| 23a. Copy line 12 (your combined monthly income) from Schedule I. | 23a. _____ \$7,305.41 |
| 23b. Copy your monthly expenses from line 22c above. | 23b. - _____ \$4,455.41 |
| 23c. Subtract your monthly expenses from your monthly income.
The result is your monthly net income. | 23c. _____ \$2,850.00 |

24. Do you expect an increase or decrease in your expenses within the year after you file this form?

For example, do you expect to finish paying for your car loan within the year or do you expect your mortgage payment to increase or decrease because of a modification to the terms of your mortgage?

No.

Yes. Explain here:
None.

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

6c. Telephone, cell phone, Internet, satellite, and cable services (details):

Internet Service	\$50.00
Cell Phone	\$425.00
Total:	\$475.00

7. Food and housekeeping supplies (details):

Food	\$700.00
Toiletries, Cleaning Supplies, Etc.	\$40.00
Total:	\$740.00

11. Medical and dental (details):

Child's Orthodontics	\$100.00
Prescriptions	\$100.00
Total:	\$200.00

21. Other. Specify:

Pet Expenses	\$25.00
Home Security	\$60.00
Rounding factor	\$0.41
Total:	\$85.41

Fill in this information to identify your case:

Debtor 1	Rodolfo First Name	Ramos, Jr. Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Apolonia First Name	Gallegos Middle Name	Ramos Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

Part 1: Summarize Your Assets

Your assets
Value of what you own

1. Schedule A/B: Property (Official Form 106A/B)

1a. Copy line 55, Total real estate, from Schedule A/B.....	\$272,931.00
1b. Copy line 62, Total personal property, from Schedule A/B.....	\$86,040.00
1c. Copy line 63, Total of all property on Schedule A/B.....	\$358,971.00

Part 2: Summarize Your Liabilities

Your liabilities
Amount you owe

2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)

2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D.....	\$321,633.00
---	---------------------

3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)

3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F.....	\$3,407.00
---	-------------------

3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F..... +	\$85,789.00
--	--------------------

Your total liabilities \$410,829.00

Part 3: Summarize Your Income and Expenses

4. Schedule I: Your Income (Official Form 106I)

Copy your combined monthly income from line 12 of Schedule I.....	\$7,305.41
---	-------------------

5. Schedule J: Your Expenses (Official Form 106J)

Copy your monthly expenses from line 22c of Schedule J.....	\$4,455.41
---	-------------------

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 4: Answer These Questions for Administrative and Statistical Records

6. Are you filing for bankruptcy under Chapters 7, 11, or 13?

- No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.
 Yes

7. What kind of debt do you have?

- Your debts are primarily consumer debts.** *Consumer debts* are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159.
 Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules.

8. From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14.

\$5,163.36

9. Copy the following special categories of claims from Part 4, line 6 of Schedule E/F:

Total claim

From Part 4 on Schedule E/F, copy the following:

9a. Domestic support obligations. (Copy line 6a.)	\$0.00
9b. Taxes and certain other debts you owe the government. (Copy line 6b.)	\$307.00
9c. Claims for death or personal injury while you were intoxicated. (Copy line 6c.)	\$0.00
9d. Student loans. (Copy line 6f.)	\$67,001.00
9e. Obligations arising out of a separation agreement or divorce that you did not report as priority claims. (Copy line 6g.)	\$0.00
9f. Debts to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	+ \$0.00
9g. Total. Add lines 9a through 9f.	\$67,308.00

Fill in this information to identify your case:

Debtor 1	Rodolfo First Name	Ramos, Jr. Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Apolonia First Name	Gallegos Middle Name	Ramos Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known) _____			

Check if this is an amended filing

Official Form 106Dec

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below

Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?

No

Yes. Name of person _____

Attach *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.

X /s/ Rodolfo Ramos, Jr.
Rodolfo Ramos, Jr., Debtor 1

Date **04/26/2019**
MM / DD / YYYY

X /s/ Apolonia Gallegos Ramos
Apolonia Gallegos Ramos, Debtor 2

Date **04/26/2019**
MM / DD / YYYY

Fill in this information to identify your case:

Debtor 1	Rodolfo First Name	Ramos, Jr. Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Apolonia First Name	Gallegos Middle Name	Ramos Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known)			

Check if this is an amended filing

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

04/19

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Give Details About Your Marital Status and Where You Lived Before

1. What is your current marital status?

- Married
 Not married

2. During the last 3 years, have you lived anywhere other than where you live now?

- No
 Yes. List all of the places you lived in the last 3 years. Do not include where you live now.

3. Within the last 8 years, did you ever live with a spouse or legal equivalent in a community property state or territory?

(Community property states and territories include Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)

- No
 Yes. Make sure you fill out *Schedule H: Your Codebtors* (Official Form 106H).

Part 2: Explain the Sources of Your Income

4. Did you have any income from employment or from operating a business during this year or the two previous calendar years?

Fill in the total amount of income you received from all jobs and all businesses, including part-time activities.

If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1.

No

Yes. Fill in the details.

	Debtor 1	Debtor 2
Sources of income Check all that apply.	Gross income (before deductions and exclusions)	Sources of income Check all that apply.
From January 1 of the current year until the date you filed for bankruptcy:	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$4,340.00 <input type="checkbox"/> Operating a business	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$12,706.00 <input type="checkbox"/> Operating a business
For the last calendar year: (January 1 to December 31, <u>2018</u>) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$90,831.00 <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business
For the calendar year before that: (January 1 to December 31, <u>2017</u>) YYYY	<input checked="" type="checkbox"/> Wages, commissions, bonuses, tips \$118,771.00 <input type="checkbox"/> Operating a business	<input type="checkbox"/> Wages, commissions, bonuses, tips <input type="checkbox"/> Operating a business

5. Did you receive any other income during this year or the two previous calendar years?

Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security; unemployment; and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are in a joint case and you have income that you received together, list it only once under Debtor 1.

List each source and the gross income from each source separately. Do not include income that you listed in line 4.

No

Yes. Fill in the details.

	Debtor 1	Debtor 2
Sources of income Describe below.	Gross income from each source (before deductions and exclusions)	Sources of income Describe below.
From January 1 of the current year until the date you filed for bankruptcy:	Unemployment \$1,452.00 _____ _____	_____
For the last calendar year: (January 1 to December 31, <u>2018</u>) YYYY	Unemployment \$5,755.00 IRA Distribution \$13,187.00 _____ _____	_____
For the calendar year before that: (January 1 to December 31, <u>2017</u>) YYYY	IRA Distribution \$6,000.00 _____ _____	_____

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** _____ Case number (if known) _____

Part 3: List Certain Payments You Made Before You Filed for Bankruptcy

6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts?

- No. **Neither Debtor 1 nor Debtor 2 has primarily consumer debts.** Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,825* or more?

- No. Go to line 7.

- Yes. List below each creditor to whom you paid a total of \$6,825* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

* Subject to adjustment on 4/01/22 and every 3 years after that for cases filed on or after the date of adjustment.

- Yes. **Debtor 1 or Debtor 2 or both have primarily consumer debts.**

During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more?

- No. Go to line 7.

- Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case.

7. Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider?

Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations such as child support and alimony.

- No

- Yes. List all payments to an insider.

8. Within 1 year before you filed for bankruptcy, did you make any payments or transfer any property on account of a debt that benefited an insider?

Include payments on debts guaranteed or cosigned by an insider.

- No

- Yes. List all payments that benefited an insider.

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 4: Identify Legal Actions, Repossessions, and Foreclosures

9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding?

List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes.

No

Yes. Fill in the details.

Case title LVNV Funding v. Rodolfo Ramos	Nature of the case Suit On Account	Court or agency JP 1, Bexar County	Status of the case Pending
		Court Name 3505 Pleasanton Road	<input type="checkbox"/> On appeal
Case number 11C080172101		Number Street San Antonio TX 78221	<input checked="" type="checkbox"/> Concluded
		City State ZIP Code San Antonio TX 78221	

10. Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied?

Check all that apply and fill in the details below.

No. Go to line 11.

Yes. Fill in the information below.

Describe the property Bank Account funds in the amount of \$4834.00	Date 4/16/2019	Value of the property \$4,834.00
LVNV Funding v. Rodolfo Jr. Creditor's Name		
C/O Craig Noack, Receiver Number Street 24165 IH-10 West, Suite 217-418	Explain what happened <input type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input checked="" type="checkbox"/> Property was attached, seized, or levied.	
San Antonio TX 78257 City State ZIP Code		
Describe the property 2015 Toyota 4-Runner	Date 4/16/2019	Value of the property \$23,125.00
Security Service Federal Credit Union Creditor's Name		
Risk Management Number Street PO Box 691586	Explain what happened <input checked="" type="checkbox"/> Property was repossessed. <input type="checkbox"/> Property was foreclosed. <input type="checkbox"/> Property was garnished. <input type="checkbox"/> Property was attached, seized, or levied.	
San Antonio TX 78269 City State ZIP Code		

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** _____ Case number (if known) _____

11. Within 90 days before you filed for bankruptcy, did any creditor, including a bank or financial institution, set off any amounts from your accounts or refuse to make a payment because you owed a debt?

No
 Yes. Fill in the details.

12. Within 1 year before you filed for bankruptcy, was any of your property in the possession of an assignee for the benefit of creditors, a court-appointed receiver, a custodian, or another official?

No
 Yes

Part 5: List Certain Gifts and Contributions

13. Within 2 years before you filed for bankruptcy, did you give any gifts with a total value of more than \$600 per person?

No
 Yes. Fill in the details for each gift.

14. Within 2 years before you filed for bankruptcy, did you give any gifts or contributions with a total value of more than \$600 to any charity?

No
 Yes. Fill in the details for each gift or contribution.

Gifts or contributions to charities that total more than \$600	Describe what you contributed	Date you contributed	Value
St. Mary's Magdalene Charity's Name	Cash	Weekly	\$15.00
1710 Clower Number Street			

San Antonio TX 78201
City State ZIP Code

Part 6: List Certain Losses

15. Within 1 year before you filed for bankruptcy or since you filed for bankruptcy, did you lose anything because of theft, fire, other disaster, or gambling?

No
 Yes. Fill in the details.

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 7: List Certain Payments or Transfers

16. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone you consulted about seeking bankruptcy or preparing a bankruptcy petition?

Include any attorneys, bankruptcy petition preparers, or credit counseling agencies for services required for your bankruptcy.

No

Yes. Fill in the details.

	Description and value of any property transferred	Date payment or transfer was made	Amount of payment
Malaise Law Firm Person Who Was Paid	\$500.00 Atty Fees		
909 NE Loop 410, STE 300 Number Street	\$310.00 Filing Fee \$80.00 Credit Report \$22.00 Credit Counseling \$20.00 Financial Management	04/22/2019	\$932.00
San Antonio TX, 78209			

City _____ State _____ ZIP Code _____

Email or website address _____

Person Who Made the Payment, if Not You _____

17. Within 1 year before you filed for bankruptcy, did you or anyone else acting on your behalf pay or transfer any property to anyone who promised to help you deal with your creditors or to make payments to your creditors?

Do not include any payment or transfer that you listed on line 16.

No

Yes. Fill in the details.

18. Within 2 years before you filed for bankruptcy, did you sell, trade, or otherwise transfer any property to anyone, other than property transferred in the ordinary course of your business or financial affairs?

Include both outright transfers and transfers made as security (such as granting of a security interest or mortgage on your property). Do not include gifts and transfers that you have already listed on this statement.

No

Yes. Fill in the details.

19. Within 10 years before you filed for bankruptcy, did you transfer any property to a self-settled trust or similar device of which you are a beneficiary? (These are often called asset-protection devices.)

No

Yes. Fill in the details.

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 8: List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units

20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred?

Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions.

- No
 Yes. Fill in the details.

21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables?

- No
 Yes. Fill in the details.

22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy?

- No
 Yes. Fill in the details.

Part 9: Identify Property You Hold or Control for Someone Else

23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone.

- No
 Yes. Fill in the details.

Part 10: Give Details About Environmental Information

For the purpose of Part 10, the following definitions apply:

- **Environmental law** means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substance, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material.
- **Site** means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites.
- **Hazardous material** means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar item.

Report all notices, releases, and proceedings that you know about, regardless of when they occurred.

24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?

- No
 Yes. Fill in the details.

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** _____ Case number (if known) _____

25. Have you notified any governmental unit of any release of hazardous material?
- No
 Yes. Fill in the details.
26. Have you been a party in any judicial or administrative proceeding under any environmental law? Include settlements and orders.
- No
 Yes. Fill in the details.

Part 11: Give Details About Your Business or Connections to Any Business

27. Within 4 years before you filed for bankruptcy, did you own a business or have any of the following connections to any business?

- A sole proprietor or self-employed in a trade, profession, or other activity, either full-time or part-time
 A member of a limited liability company (LLC) or limited liability partnership (LLP)
 A partner in a partnership
 An officer, director, or managing executive of a corporation
 An owner of at least 5% of the voting or equity securities of a corporation
- No. None of the above applies. Go to Part 12.
 Yes. Check all that apply above and fill in the details below for each business.

Apol Core Virtual Assistance
Business Name

9618 Diamond Stone
Number Street

Describe the nature of the business
Technical Support

Name of accountant or bookkeeper

Employer Identification number
Do not include Social Security number or ITIN.

EIN: 8 3 - 4 2 3 1 5 4 6

Dates business existed

From 3/2019 To Present

San Antonio TX 78254
City State ZIP Code

28. Within 2 years before you filed for bankruptcy, did you give a financial statement to anyone about your business? Include all financial institutions, creditors, or other parties.

- No
 Yes. Fill in the details below.

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Part 12: Sign Below

I have read the answers on this *Statement of Financial Affairs* and any attachments, and I declare under penalty of perjury that answers are true and correct. I understand that making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

X /s/ Rodolfo Ramos, Jr. _____

Rodolfo Ramos, Jr., Debtor 1

Date 04/26/2019

X /s/ Apolonia Gallegos Ramos _____

Apolonia Gallegos Ramos, Debtor 2

Date 04/26/2019

Did you attach additional pages to *Your Statement of Financial Affairs for Individuals Filing for Bankruptcy* (Official Form 107)?

- No
 Yes

Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?

- No
 Yes. Name of person _____

Attach the *Bankruptcy Petition Preparer's Notice, Declaration, and Signature* (Official Form 119).

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION**

In re **Rodolfo Ramos, Jr.**
Apolonia Gallegos Ramos

Case No. _____

Chapter **13** _____

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$3,600.00
Prior to the filing of this statement I have received.....	\$500.00
Balance Due.....	\$3,100.00

2. The source of the compensation paid to me was:

Debtor Other (specify)

3. The source of compensation to be paid to me is:

Debtor Other (specify)

4. I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

CERTIFICATION

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

04/26/2019

Date

/s/ J. Todd Malaise

J. Todd Malaise
Malaise Law Firm
909 NE Loop 410, STE 300
San Antonio TX, 78209
Phone: (210) 732-6699 / Fax: (210) 732-5826

Bar No. 00796984

/s/ Rodolfo Ramos, Jr.

Rodolfo Ramos, Jr.

/s/ Apolonia Gallegos Ramos

Apolonia Gallegos Ramos

UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF TEXAS
SAN ANTONIO DIVISION

IN RE: **Rodolfo Ramos, Jr.**
Apolonia Gallegos Ramos

CASE NO

CHAPTER **13**

VERIFICATION OF CREDITOR MATRIX

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 4/26/2019

Signature *Is/ Rodolfo Ramos, Jr.*
Rodolfo Ramos, Jr.

Date 4/26/2019

Signature *Is/ Apolonia Gallegos Ramos*
Apolonia Gallegos Ramos

American Education Services
Attn: Bankruptcy
PO Box 61047
Harrisburg, PA 17106

American Medical Collections
4 Westchester Plaza, Bldg. 4
Elmsford, NY 10523

Attorney General of the US
Department of Justice
950 Pennsylvania Ave. NW
Washington, DC 20530

Attorney General's Office of Texas
Randy Gonzalez
Child Support Division
3460 Northeast Parkway
San Antonio, TX 78218

Bandera Modern Dentistry
17000 Red Hill Ave.
Irvine, CA 92614

Bayview Financial Loan
Attn: Bankruptcy Dept
4425 Ponce de Leon Blvd. 5th Floor
Coral Gables, FL 33146

BCM Physicians of San Antonio
Attn: #14507X
PO Box 14000
Belfast, ME 04915-4033

Bexar County
c/o Don Stecker
Linebarger Goggan Blair & Sampson
711 Navarro, Ste. 300
San Antonio, TX 78205

CAD Accounts Receivable
7300 West 110th Street - Ste 700
Overland Park, KS 66210

Capital One
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

Chase Card Services
Attn: Bankruptcy
PO Box 15298
Wilmington, DE 19850

Clinical Pathology Associates
PO Box 28770
Austin, TX 78755-8770

Commercial Trade Bureau
Attn: Bankruptcy
PO Box 10389
Bakersfield, CA 93389

Conns Credit Corp
3295 College St
Beaumont, TX 77701

Convergent Outsourcing, Inc.
Attn: Bankruptcy
PO Box 9004
Renton, WA 98057

Craig Noack, Receiver
24165 IH-10 West, Suite 217-418
San Antonio, TX 78257

CTRMA Processing
PO Box 16777
Austin, TX 78761

Department of Education/Nelnet
Attn: Claims
PO Box 82505
Lincoln, NE 68501

Enterprise Leasing
TollPass Processing Center
PO Box 30
Roslyn Heights, NY 11577

Equiant/Thousand Trails
Attn: Bankruptcy Dept
5401 N Pima Rd Ste 150
Scottsdale, AZ 85250

ERC/Enhanced Recovery Corp
Attn: Bankruptcy
8014 Bayberry Road
Jacksonville, FL 32256

Fort Bend County Toll Road Authority
PO Box 650373
Dallas, TX 75265

Internal Revenue Service
P.O. Box 7346
Philadelphia, PA 19101-7346

Kohls/Capital One
Attn: Bankruptcy
PO Box 30285
Salt Lake City, UT 84130

LVNV Funding
P.O. Box 740281
Houston, TX 77274

Midland Credit Management, Inc.
2365 Northside Drive, Ste. 300
San Diego, CA 92108

North Texas Toll Authority
PO Box 660244
Dallas, TX 75266

Personal Med Clinic
10103 W. Loop 1604N, Ste 101
San Antonio, TX 78254

Portfolio Recovery
PO Box 41021
Norfolk, VA 23541

Professional Account Management, LLC
PO Box 866608
Plano, TX 45086-6608

Regional Finance San Antonio 582
979 West Bastesville Rd
Greer, SC 29650

Security Service Federal Credit Union
Risk Management
PO Box 691586
San Antonio, TX 78269

Stonefield Home Owners Association
Attn: DAMC
14603 Huebner Road Bldg. 40
San Antonio, TX 78230

Toyota Financial Services
Attn: Bankruptcy Dept
PO Box 8026
Cedar Rapids, IA 52409

Transworld Systems Inc.
9525 Swet Valley Drive Bldg. A
Cleveland, OH 44125

TxTag
PO Box 650749
Dallas, TX 75265-0749

University Hospital
4502 Medical Drive
San Antonio, TX 78229-4493

US Attorney's Office
601 NW Loop 410, Ste 600
San Antonio, TX 78216

USAA Federal Savings Bank
Attn: Bankruptcy
10750 McDermott Freeway
San Antonio, TX 78288

VA Regional Office
Office of District Counsel
2515 Murworth Dr
Houston, TX 77054

Yvette Limas
7503 Acorn Bend Drive
San Antonio, TX 78250

Fill in this information to identify your case:

Debtor 1	Rodolfo First Name	Ramos, Jr. Middle Name	Last Name
Debtor 2 (Spouse, if filing)	Apolonia First Name	Gallegos Middle Name	Ramos Last Name
United States Bankruptcy Court for the: WESTERN DISTRICT OF TEXAS			
Case number (if known) _____			

Check as directed in lines 17 and 21:

According to the calculations required by this Statement:

1. Disposable income is not determined under 11 U.S.C. § 1325(b)(3).
2. Disposable income is determined under 11 U.S.C. § 1325(b)(3).
-
3. The commitment period is 3 years.
4. The commitment period is 5 years.

Check if this is an amended filing

Official Form 122C-1**Chapter 13 Statement of Your Current Monthly Income
and Calculation of Commitment Period****12/15**

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for being accurate. If more space is needed, attach a separate sheet to this form. Include the line number to which the additional information applies. On the top of any additional pages, write your name and case number (if known).

Part 1: Calculate Your Average Monthly Income

1. What is your marital and filing status? Check one only.

- Not married. Fill out Column A, lines 2-11.
- Married. Fill out both Columns A and B, lines 2-11.

Fill in the average monthly income that you received from all sources, derived during the 6 full months before you file this bankruptcy case. 11 U.S.C. § 101(10A). For example, if you are filing on September 15, the 6-month period would be March 1 through August 31. If the amount of your monthly income varied during the 6 months, add the income for all 6 months and divide the total by 6. Fill in the result. Do not include any income amount more than once. For example, if both spouses own the same rental property, put the income from that property in one column only. If you have nothing to report for any line, write \$0 in the space.

2. Your gross wages, salary, tips, bonuses, overtime, and commissions (before all payroll deductions).

3. Alimony and maintenance payments. Do not include payments from a spouse.

4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support. Include regular contributions from an unmarried partner, members of your household, your dependents, parents, and roommates. Do not include payments from a spouse. Do not include payments you listed on line 3.

5. Net income from operating a business, profession, or farm

Column A Debtor 1	Column B Debtor 2 or non-filing spouse
\$827.58	\$3,078.61
\$0.00	\$0.00
\$666.67	\$0.00

Debtor 1	Debtor 2			
Gross receipts (before all deductions) _____	\$0.00	\$0.00		
Ordinary and necessary operating expenses —	\$0.00	\$0.00		
Net monthly income from a business, profession, or farm _____	\$0.00	\$0.00	Copy here →	\$0.00

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos**

Case number (if known) _____

Column A
Debtor 1

Column B
**Debtor 2 or
non-filing spouse**

6. Net income from rental and other real property

	Debtor 1	Debtor 2	
Gross receipts (before all deductions)	\$0.00	\$0.00	
Ordinary and necessary operating expenses	— \$0.00	— \$0.00	
Net monthly income from rental or other real property	\$0.00	\$0.00	Copy here → \$0.00
7. Interest, dividends, and royalties		\$0.00	\$0.00
8. Unemployment compensation		\$590.50	\$0.00

Do not enter the amount if you contend that the amount received was a benefit under the Social Security Act. Instead, list it here: ↓

For you..... **\$0.00**
For your spouse..... **\$0.00**

9. Pension or retirement income. Do not include any amount received that was a benefit under the Social Security Act. **\$0.00** **\$0.00**

10. Income from all other sources not listed above. Specify the source and amount. Do not include any benefits received under the Social Security Act or payments received as a victim of a war crime, a crime against humanity, or international or domestic terrorism. If necessary, list other sources on a separate page and put the total below.

_____ + _____ + _____
Total amounts from separate pages, if any.

11. Calculate your total average monthly income.

Add lines 2 through 10 for each column.

Then add the total for Column A to the total for Column B.

+ **\$2,084.75** + **\$3,078.61** = **\$5,163.36**

Total average monthly income

Part 2: Determine How to Measure Your Deductions from Income

12. Copy your total average monthly income from line 11. **\$5,163.36**

13. Calculate the marital adjustment. Check one:

- You are not married. Fill in 0 below.
 You are married and your spouse is filing with you. Fill in 0 below.
 You are married and your spouse is not filing with you.

Fill in the amount of the income listed in line 11, Column B, that was NOT regularly paid for the household expenses of you or your dependents, such as payment of the spouse's tax liability or the spouse's support of someone other than you or your dependents.

Below, specify the basis for excluding this income and the amount of income devoted to each purpose. If necessary, list additional adjustments on a separate page.

If this adjustment does not apply, enter 0 below.

_____ + _____
Total..... **\$0.00** Copy here → — **\$0.00**

14. Your current monthly income. Subtract the total in line 13 from line 12.

\$5,163.36

Debtor 1 **Rodolfo Ramos, Jr.**
Debtor 2 **Apolonia Gallegos Ramos** Case number (if known) _____

15. Calculate your current monthly income for the year. Follow these steps:

15a. Copy line 14 here → \$5,163.36

Multiply line 15a by 12 (the number of months in a year). X 12

15b. The result is your current monthly income for the year for this part of the form. **\$61,960.32**

16. Calculate the median family income that applies to you. Follow these steps:

16a. Fill in the state in which you live. Texas

16b. Fill in the number of people in your household. 5

16c. Fill in the median family income for your state and size of household..... **\$92,960.00**

To find a list of applicable median income amounts, go online using the link specified in the separate instructions for this form. This list may also be available at the bankruptcy clerk's office.

17. How do the lines compare?

17a. Line 15b is less than or equal to line 16c. On the top of page 1 of this form, check box 1, *Disposable income is not determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3.** Do NOT fill out Calculation of Your Disposable Income (Official Form 122C-2).

17b. Line 15b is more than line 16c. On the top of page 1 of this form, check box 2, *Disposable income is determined under 11 U.S.C. § 1325(b)(3)*. **Go to Part 3 and fill out Calculation of Your Disposable Income (Official Form 122C-2).**

On line 39 of that form, copy your current monthly income from line 14 above.

Part 3: Calculate Your Commitment Period Under 11 U.S.C. § 1325(b)(4)

18. Copy your total average monthly income from line 11. **\$5,163.36**

19. Deduct the marital adjustment if it applies. If you are married, your spouse is not filing with you, and you contend that calculating the commitment period under 11 U.S.C. § 1325(b)(4) allows you to deduct part of your spouse's income, copy the amount from line 13.

19a. If the marital adjustment does not apply, fill in 0 on line 19a. — \$0.00

19b. Subtract line 19a from line 18. **\$5,163.36**

20. Calculate your current monthly income for the year. Follow these steps:

20a. Copy line 19b **\$5,163.36**

Multiply by 12 (the number of months in a year). X 12

20b. The result is your current monthly income for the year for this part of the form. **\$61,960.32**

20c. Copy the median family income for your state and size of household from line 16c. **\$92,960.00**

21. How do the lines compare?

Line 20b is less than line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 3, *The commitment period is 3 years*. Go to Part 4.

Line 20b is more than or equal to line 20c. Unless otherwise ordered by the court, on the top of page 1 of this form, check box 4, *The commitment period is 5 years*. Go to Part 4.

Debtor 1 Rodolfo Ramos, Jr.
Debtor 2 Apolonia Gallegos Ramos Case number (if known) _____

Part 4: Sign Below

By signing here, under penalty of perjury I declare that the information on this statement and in any attachments is true and correct.

X /s/ Rodolfo Ramos, Jr.
Rodolfo Ramos, Jr., Debtor 1

Date 4/26/2019
MM / DD / YYYY

X /s/ Apolonia Gallegos Ramos
Apolonia Gallegos Ramos, Debtor 2

Date 4/26/2019
MM / DD / YYYY

If you checked 17a, do NOT fill out or file Form 122C-2.

If you checked 17b, fill out Form 122C-2 and file it with this form. On line 39 of that form, copy your current monthly income from line 14 above.

Current Monthly Income Calculation Details

In re: Rodolfo Ramos, Jr.
Apolonia Gallegos Ramos

Case Number:
Chapter: 13

2. Gross wages, salary, tips, bonuses, overtime and commissions.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
Debtor	US Postal Service	\$0.00	\$0.00	\$2,334.00	\$2,631.49	\$0.00	\$0.00 \$827.58

Spouse	Accenture Federal Services	\$2,027.90	\$3,957.80	\$3,028.38	\$3,279.81	\$3,262.35	\$2,915.39 \$3,078.61
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4. All amounts from any source which are regularly paid for household expenses of you or your dependents, including child support.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
Debtor	Roommate Contribution	\$0.00	\$0.00	\$1,000.00	\$1,000.00	\$1,000.00	\$1,000.00 \$666.67

8. Unemployment compensation.

Debtor or Spouse's Income	Description (if available)						
	6 Months Ago	5 Months Ago	4 Months Ago	3 Months Ago	2 Months Ago	Last Month	Avg. Per Month
Debtor	Unemployment Benefits	\$712.00	\$987.00	\$392.00	\$298.00	\$558.00	\$596.00 \$590.50